## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

IN RE:	CASE NO. 10-03082 (BKT)
RAFAEL RIVERA ORTIZ Debtor	CHAPTER 13
BANCO POPULAR DE PR Movant	INDEX:
Vs.	
RAFAEL RIVERA ORTIZ JOSE R CARRION MORALES Respondents	

MOTION REQUESTING THAT STAY BE LIFTED

TO THE HONORABLE COURT:

NOW COMES Banco Popular de Puerto Rico, (BPPR), through counsel, and most respectfully STATES and PRAYS:

1. This Court has jurisdiction under 28 USC 1334 and 157(a) and the General Order of referral of Title 11 Proceedings to the United States Bankruptcy Court for the

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- District of Puerto Rico dated July 19, 1984 (Torruella, C.J.).
- Venue is vested in this Court as debtor filed for protection within this district,
   U.S.C. 1409.
- 3. On February 22 1993, Debtor, Rafael Rivera Ortiz signed a Mortgage Note to the order of Great Atlantic Mortgage Corp. in amount of \$71,940.00 plus interest at rate of 8.00% per annum plus 3 allowances of 10% of principal to secure interest in addition to those secured by law, costs and legal expenses in the event of a judicial claim, and any other costs incurred, note to mature on its Anniversary on March 1, 2023. See Proof of Claim for copy of mortgage and note.
- 4. Movant is the holder or servicer of the Mortgage Note.

- 5. The mentioned Mortgage Note is secured by the property described in the proof of claim #5 in the Spanish language. We incorporate proof of claim by reference.
- 6. As of the filing of the Bankruptcy petition, debtor was 7 payments of \$566.00 in arrears with respect to the mentioned note. Total pre petition arrears \$6,512.33.
- 7. Debtor is 2 post-petition payments in arrear as of filing of this index. Total arrears of \$1,177.28. Enclosed as Exhibit "A" Statement of Account.
- 8. In summary, BPPR is not adequately protected.
- 9. Under the circumstances, debtor is creating unreasonable delay, which is prejudicial to this creditor, and in that regard this creditor is no adequately protected.

- 10. Enclosed as Exhibit "B" statement under the Servicemembers civil Relief Act of 2003.
- 11. Mr. Jose R Carrion Morales, Trustee, is joint as an indispensable party.

WHEREFORE, it is respectfully requested that this Motion BE GRANTED, and accordingly, that Stay Be Lifted, for the benefit of Movant awarding \$150.00 in costs and \$250.00 in attorney fees, with such further relief as is deemed appropriate in the circumstances.

In San Juan, Puerto Rico, this  $\sqrt{\phantom{a}}$  day of October, 2010.

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			STAT	EMENT OF ACCO	บทา			
DEBTOR:		RAFAEL RIVER	A ORTIZ			BPPR NUM:	071010014	4358538
BANKRUPTCY NUM:		10-03082BKT				FILING DATE:		04/16/10
			SECURED	LIEN ON REAL PE	ROPERTY			
Principal Balance as of		02/01/10						61,467.89
Accrued Interest from		01/01/10	to	10/31/10				3,431.19
Interest:	8.000%	Accrued num. o	f days:	300	Per Dlem:	11.437309		
Monthly payment to escr	ow					٦		
Hazard	\$0.00	Taxes	\$0.00	MIP	\$0.00			İ
A&H	\$0.00	Life	\$0.00					
Total mont	ly escrow		\$0.00	Months in arrear	s 9	Escrow in arrears		0.00
						Accrued Late Charge:		1,382.01
Advances Under Loan Co	ontract:							
Title Search	\$35.00	Tax Certificate	\$0.00	Inspection	\$0.00			913.60
Olher	\$878.60							
Legal Fees:						- Marie		300.00
Total amount owed as of		10/31/10						57,494.69
			AMOUNT	IN ARREARS				
PRE-PETTITION AMOUN	T:							
7 payments o	st	\$566.00	each one					3,962.00
acummulat	ed lated charges							1,336.73
Advances Under Loan C	ontract:	<del></del>						
Title Search	\$35.00	Tax Certificate	\$0.00	Inspection	\$0.00	1		913.60
Other	\$878.60	·						
Legal Fees	~							300.00
		<del></del>			A = TOTAL	PRE-PETITION AMOUNT		6,512.33
POST-PETTITION AMOU	NT:	<u> </u>						
2 payments of	of	\$566.00	each one					1,132.00
Late Charg	ө	· · · · · · · · · · · · · · · · · · ·	70000	**************************************				45.28
					B = TOTAL	POST-PETITION AMOUNT		1,177.28
				A + B = TOTAL	AMOUNT IN	ARREARS		7,689.61
			OTHER IN	FORMATION				
Next pymt due	02/01/10	Interest rate	8.000	% P&I	\$527.8	Monthly late charge	\$22.64	
Investor BPPR		Property addre	iss	URB COUNTRY CLU	B HV 21 CALLE 2	6 CAROLINA		
The subscribing represe Popular de Puerto Rico	entative of Banco P the foregoing is tru	opular de Puer le and correct.	to Rico ded	clares under penal	y of perjury t	hat according to the inform	ation gathere	d by Banco
VIC.						10/21/10		
BANCO POPULAR DE P	UERTO RICO					DATE		

Department of Defense Manpower Data Center

Oct-25-2010 14:10:34



Military Status Report
Pursuant to the Service Members Civil Relief Act

≺ Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency	
RIVERA- ORTIZ	I KABABI	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.				

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary Mr. Snavely-Dison

Mary M. Snavely-Dixon, Director Department of Defense - Manpower Data Center 1600 Wilson Blvd., Suite 400 Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL <a href="http://www.defenselink.mil/faq/pis/PC09SLDR.html">http://www.defenselink.mil/faq/pis/PC09SLDR.html</a>. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

## More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

## Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided. Report ID:9JCL0BM42L